

**REMARKS:**

Reconsideration of the present application is respectfully requested.

Claims 2, 4 and 14 have been canceled without prejudice or disclaimer, claim 1 has been amended, and claims 15-17 have been added. Claims 1, 3, 5-13, and 15-17 are presently pending, with claims 1, 16 and 17 being independent.

This Amendment is accompanied by a Request for Continued Examination, both of which are responsive to the final and advisory actions of January 20, 2004 and April 19, 2004, respectively. In those actions, claims 1-8 and 13 are rejected under 35 U.S.C. § 102(b) as being anticipated by the Stich et al. '381 patent. Claims 9-11 are rejected in the action under 35 U.S.C. § 103(a) as being unpatentable over the Stich et al. '381 patent. Claim 12 is rejected in the action under 35 U.S.C. § 103(a) as being unpatentable over the Stich et al. '381 patent in view of the Smith et al. '305 patent. Claim 14 is rejected in the action under 35 U.S.C. § 103(a) as being unpatentable over the Stich et al. '381 patent in view of the Fonesca '977 patent. However, Applicant respectfully submits that the structure recited in the pending is claims is patentably distinguishable over the prior art references of record, when the references are considered singly or in combination.

Turning first to claim 1, a greeting card is recited as including, among other things, a foldable greeting card portion and a gift card with coded information thereon. The greeting card portion has at least a front panel and a rear panel, and the panels are hingedly interconnected along a fold line but otherwise unattached to one another so that the greeting card portion is freely openable about the fold line. The gift card is secured to one of the panels so that the gift card is concealed from view when the greeting card portion is folded. The panel on which the greeting card is secured includes preprinted indicia in an underlying relationship with the gift card so as to be concealed by the gift card until the gift card is removed.

The structure recited in amended claim 1 provides numerous advantages over the prior art references of record. For example, the claimed greeting card portion provides the traditional design of being freely openable by the recipient rather than requiring tearing or prying apart of the front and rear panels. Furthermore, the gift card is concealed from view when the greeting card portion is folded, thereby providing the recipient with a surprise gift when the greeting card portion is unfolded. Yet further, the gift card overlies preprinted indicia on the panel to which the gift card is secured. This arrangement permits a textual expression to be provided under the gift card, which is revealed to the card recipient only after the greeting card portion has been unfolded and the gift card has been removed. The message can be designed to provide an additional element of surprise to the card recipient.

Turning now to the prior art references, the Stich et al. '381 patent discloses a packaged debit card assembly 10 generally including a mounting envelope 21 and a debit card 11. The envelope 21 is foldable and includes panels 22 and 23 that are hingedly interconnected about a fold line. However, the panels 22 and 23 are secured to one another by hot-melt adhesive 30 (the panels of the embodiments depicted in FIGS. 8-12 are also similarly secured to one another). Furthermore, the card 11 is not secured to one of the panels in an overlying relationship with preprinted indicia on that panel. In view of the foregoing, the '381 patent fails to show or suggest the use of the structure recited in amended claim 1.

The remaining references are also deficient in showing or suggesting the use of the structure recited in amended claim 1. First, the Smith et al. '305 patent discloses a package assembly 1 for a prepaid debit card 3. The package assembly 1 essentially consists of a single sheet of backing material 13 (e.g., paperboard stock) and a single layer sheath 15 (e.g., transparent film) adhered to the backing material. The card 3 is contained within a cavity defined by the backing material 13 and

sheath 15. The Fonseca '977 patent discloses a greeting card system providing telephone calling credit. The system includes a card 10 contained within an envelope 12; however, the card 10 does not carry a gift card. Again, these secondary references clearly fail to disclose or suggest the use of the structure recited in amended claim 1. Furthermore, even if either of these references is considered in combination with any of the other references of record, such a combination still fails to arrive at the claimed invention.

Claims 3, 5-13, and 15 depend directly or indirectly from claim 1 and recite additional features of the invention not shown or suggested by the prior art references of record. Accordingly, these dependent claims should be allowable.

According to new independent claim 16, the folding greeting card portion includes a plurality panels, with adjacent ones thereof being hingedly interconnected along a fold line. Similar to claim 1, the panels are otherwise unsecured to one another so that the greeting card portion is freely openable about the fold line. The front face of the greeting card portion is provided with preprinted indicia corresponding with a particular occasion on which a gift is to be given. At least one of the interior faces of the panels presents an area adapted to permit a personalized inscription to be written thereon. The gift card (having a coded portion with coded information thereon) is removably secured to the one interior face such that the gift card is concealed from view by at least the front face when the greeting card portion is folded.

The greeting card recited in claim 16 provides a number of the same advantages as the greeting card recited in claim 1. Furthermore, the prior art references of record, when considered singly or in combination, are similarly deficient in showing or suggesting the use of the greeting card recited in claim 16.

New independent claim 17 claims a greeting card including, among other things, an openable greeting card portion having at least a front panel and a rear panel. The front and rear panels present respective front and rear faces which are oriented outwardly in opposite directions when the greeting card portion is closed. The front and rear panels further present interior faces that are oriented inwardly between the front and rear faces when the greeting card portion is closed, with at least one of the interior faces having preprinted indicia thereon. The gift card (having a coded portion with coded information thereon) is removably secured to the one interior face such that at least some of the preprinted indicia is in an underlying relationship with the gift card so as to be concealed by the gift card until the gift card is removed.

The greeting card recited in claim 17 provides a number of the same advantages as the greeting card recited in claim 1. Furthermore, the prior art references of record, when considered singly or in combination, are similarly deficient in showing or suggesting the use of the greeting card recited in claim 17.

In view of the foregoing, Applicant respectfully submits that the present application is in condition for allowance and such allowance is courteously solicited. If there are any remaining issues or questions, it is suggested that the undersigned be contacted at (800) 445-3460.

A one-month Petition for Extension of Time accompanies this Amendment, along with authorization to charge the petition fee to the undersigned's Deposit Account No. 19-0522. The Commissioner is hereby authorized to charge any additional fees or credit any overpayment due in connection with this Amendment to the aforementioned Deposit Account.

Respectfully submitted,

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ATTORNEYS FOR APPLICANT

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